

In Re:

SCOTT A. CARMINO,

Bankruptcy No. 18-24604-JADIssued Per The 8/2/2023  
Proceeding

Debtor(s)

Chapter 13 - Related to #19 and 88

**ORDER DISMISSING CASE WITHOUT PREJUDICE  
AND TERMINATING INCOME ATTACHMENT**

**AND NOW**, this 2nd day of August, 2023, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108 (c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtor shall serve a copy of this order on each such employer and entity immediately.

**IT IS FURTHER ORDERED** that the court retains jurisdiction over the Trustee's Final Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors of this dismissal.



**JEFFERY A. DELLER**  
U.S. Bankruptcy Judge

cm: **All Creditors And All Parties In Interest**

FILED  
8/2/23 3:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Scott A. Carmino  
Debtor

Case No. 18-24604-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 02, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2023:**

Recip ID	Recipient Name and Address
db	+ Scott A. Carmino, 741 Prince Street, North Versailles, PA 15137-1137
14969441	+ Franklin American Mortgage, 425 Phillips Blvd., Trenton, NJ 08618-1430
14969442	Global Payment, P.O. Box 61158, Chicago, IL 60666
15004586	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15021624	+ North Versailles Township Sanitary Authority, 1401 Greensburg Ave., North Versailles, PA 15137-1630
14956310	North Versailles Twp. Sanitary Auth., 1401 Greensburg Avenue, #4, Verona, PA 15147
14969444	Santander Consumer USA, P.O. Box 961425, Fort Worth, TX 76161
14969445	+ Tara Carmino, 741 Prince Street, North Versailles, PA 15137-1137

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14969437	+ Email/Text: aleasure@autotrakk.com	Aug 03 2023 05:19:00	Autotrakk, LLC., 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
14969438	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2023 05:21:39	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14989835	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 03 2023 05:19:00	Citizens Bank, C/O Cenlar, FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15219334	^ MEBN	Aug 03 2023 05:15:19	Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14969439	+ Email/Text: bankruptcy@cbtno.com	Aug 03 2023 05:19:00	Crescent Bank and Trust, 5401 Jefferson Highway, Suite D, New Orleans, LA 70123-4232
14969440	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 03 2023 05:21:39	First Premier Bank, 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
14969443	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 05:21:42	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
14986544	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 05:21:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14975606	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 03 2023 05:19:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14976578	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 03 2023 05:19:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
14976577	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 03 2023 05:19:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
14983970	Email/PDF: ebn_ais@aisinfo.com	Aug 03 2023 05:21:39	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14969446	Email/PDF: ebn_ais@aisinfo.com		

District/off: 0315-2

User: auto

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Date Rcvd: Aug 02, 2023

Form ID: pdf900

Total Noticed: 21

Aug 03 2023 05:21:42

Verizon c/o American Infosource, LP, P.O. Box  
248838, Oklahoma City, OK 73124-8838

TOTAL: 13

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Citizens Bank, N.A.
cr		Citizens Bank, N.A. f/k/a RBS Citizens, N.A.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cenlar as servicer for Citizens Bank N.A. bnicholas@kmlawgroup.com
Jeffrey T. Morris	on behalf of Debtor Scott A. Carmino Jeff@jeffreymorrislaw.com jsdm4morris@juno.com
Mary F. Kennedy	on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com, tam@javidianlaw.com; angie.harrigan@javidianlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5